

**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION**

SHEILA BISHOP,	§	No.
	§	
Plaintiff,	§	
	§	
v.	§	
	§	
NORTHSTAR LOCATION	§	
SERVICES, LLC,	§	
	§	
Defendant.	§	

**PLAINTIFF’S COMPLAINT AND DEMAND FOR JURY TRIAL**

SHEILA BISHOP (Plaintiff), through her attorneys, KROHN & MOSS, LTD., alleges the following against NORTHSTAR LOCATION SERVICES, LLC (Defendant):

**INTRODUCTION**

1. Plaintiff’s Complaint is based on the Fair Debt Collection Practices Act, *15 U.S.C. 1692 et seq.* (FDCPA).
2. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

**JURISDICTION AND VENUE**

3. Jurisdiction of this court arises pursuant to *15 U.S.C. 1692k(d)*, which states that such actions may be brought and heard before “any appropriate United States district court without regard to the amount in controversy.”
4. Defendant conducts business in the state of Texas, and therefore, personal jurisdiction is established.
5. Venue is proper pursuant to *28 U.S.C. 1391(b)(2)*.

### **PARTIES**

6. Plaintiff is a natural person residing at 146 Brushy Creek, Terrell, Kaufman County, Texas.
7. Plaintiff is a consumer as that term is defined by *15 U.S.C. 1692a(3)*, and according to Defendant, Plaintiff allegedly owes a debt as that term is defined by *15 U.S.C. 1692a(5)*.
8. Defendant is an alleged debt collector as that term is defined by *15 U.S.C. 1692a(6)*, and sought to collect a consumer debt from Plaintiff.
9. Defendant is a national debt collection company with its main office located in Cheektowaga, New York and it conducts business in Texas.

### **FACTUAL ALLEGATIONS**

10. Defendant is collecting from Plaintiff on a debt allegedly owed to Discover Products, Inc.
11. On January 14, 2011, Defendant began placing collection calls to Plaintiff on her home phone.
12. On January 18, 2011, Defendant placed a call to Plaintiff's brother-in-law, Jess Bishop ("Jess"), and her sister, Lori Bishop ("Lori"), asking for Plaintiff.
13. Lori took a message from the Defendant and gave the number to the Plaintiff to return the call to 866-224-9825.
14. On January 21, 2011, again Defendant placed a collection call to Lori and asked to speak with Plaintiff.
15. Lori informed Defendant that Plaintiff was not at that number, and Defendant then asked to speak with Jess.
16. Defendant informed Jess that it had "important papers" for Plaintiff to see and that it was "important" that Plaintiff return the call to 866-224-9825 ext. 720.
17. On January 24, 2011, Defendant placed a collection call to Jess and asked for Plaintiff.

18. Jess informed Defendant that Plaintiff was not at that phone number and Defendant hung up the phone.
19. On February 3, 2011, Plaintiff contacted Defendant to inquire about the “important papers” that it needed her to see.
20. Defendant informed her that there were no “important papers.”

**COUNT I**  
**DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT**

21. Defendant violated the FDCPA based on the following:
  - a. Defendant violated §1692c(b) of the FDCPA by communicating with third parties without the express consent of the Plaintiff.
  - b. Defendant violated §1692e of the FDCPA by using false, deceptive or misleading representation or means in connection with the collection of Plaintiff’s alleged debt.
  - c. Defendant violated §1692e(10) of the FDCPA by using deceptive means in an attempt to collect a debt.

WHEREFORE, Plaintiff, SHEILA BISHOP, respectfully requests judgment be entered against Defendant, NORTHSTAR LOCATION SERVICES, LLC, for the following:

22. Statutory damages of \$1000.00 pursuant to the Fair Debt Collection Practices Act, *15 U.S.C. 1692k*,
23. Costs and reasonable attorneys’ fees pursuant to the Fair Debt Collection Practices Act, *15 U.S.C. 1692k*
24. Any other relief that this Honorable Court deems appropriate.

RESPECTFULLY SUBMITTED,

Dated: March 23, 2011

By: /s/Peter Cozmyk,  
Peter Cozmyk Esq.  
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**DEMAND FOR JURY TRIAL**

PLEASE TAKE NOTICE that Plaintiff, SHEILA BISHOP, demands a jury trial in this case.

**VERIFICATION OF COMPLAINT AND CERTIFICATION**

STATE OF TEXAS

Plaintiff, SHEILA BISHOP, states the following:

1. I am the Plaintiff in this civil proceeding.
2. I have read the above-entitled civil Complaint prepared by my attorneys and I believe that all of the facts contained in it are true, to the best of my knowledge, information and belief formed after reasonable inquiry.
3. I believe that this civil Complaint is well grounded in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law.
4. I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint.
5. I have filed this Complaint in good faith and solely for the purposes set forth in it.
6. Each and every exhibit I have provided to my attorneys which has been attached to this Complaint is a true and correct copy of the original.
7. Except for clearly indicated redactions made by my attorneys where appropriate, I have not altered, changed, modified or fabricated these exhibits, except that some of the attached exhibits may contain some of my own handwritten notations.

Pursuant to 28 U.S.C. § 1746(2), I, SHEILA BISHOP, hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is true and correct.

2/18/2011  
Date

Sheila Bishop  
SHEILA BISHOP